

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

AMOS L HORTON
NICOLE L HORTON
Debtor(s)

Case No. 09-41723

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/03/2009.
- 2) The plan was confirmed on 02/17/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/24/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,630.00.
- 10) Amount of unsecured claims discharged without payment: \$37,761.58.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$50,493.62
Less amount refunded to debtor	\$243.62

NET RECEIPTS: \$50,250.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,227.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,727.73

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE ONE	Unsecured	374.00	NA	NA	0.00	0.00
ALLIANCE ONE	Unsecured	100.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	418.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	100.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	525.00	NA	NA	0.00	0.00
AURORA EMERGENCY ASSOCIATES	Unsecured	100.00	NA	NA	0.00	0.00
AURORA PEDIATRIC CLINIC	Unsecured	100.00	NA	NA	0.00	0.00
CANDIS KING	Unsecured	9,000.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	100.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	151.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	936.00	1,011.65	1,011.65	731.82	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	2,494.00	NA	NA	0.00	0.00
COMPLETE CREDIT SOLUTIONS	Unsecured	576.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERVICES	Secured	5,800.00	5,800.00	5,800.00	5,800.00	499.74
CONSUMER PORTFOLIO SERVICES	Unsecured	NA	1,236.92	1,236.92	894.77	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	607.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	1,028.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	459.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	292.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	282.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	241.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	101.00	NA	NA	0.00	0.00
DIVERSIFIED SRVS	Unsecured	3,446.00	NA	NA	0.00	0.00
DIVERSIFIED SRVS	Unsecured	100.00	NA	NA	0.00	0.00
DIVERSIFIED SRVS	Unsecured	700.00	NA	NA	0.00	0.00
DIVERSIFIED SRVS	Unsecured	181.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DREYER MEDICAL CLINIC	Unsecured	40.00	NA	NA	0.00	0.00
DUVERA FINANCIAL	Unsecured	1,034.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	787.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	280.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	252.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	787.00	NA	NA	0.00	0.00
GENESIS FINANCIAL SERVICES	Unsecured	457.00	NA	NA	0.00	0.00
GREGERSON RADIOLOGY CONS	Unsecured	100.00	NA	NA	0.00	0.00
HSBC	Unsecured	50.00	NA	NA	0.00	0.00
HSBC TAXPAYER FINANCIAL SERV	Unsecured	699.00	698.89	698.89	505.57	0.00
IC SYSTEM	Unsecured	57.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF HEALTHCARE & F	Priority	9,596.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF HEALTHCARE & F	Priority	0.00	4,202.07	4,202.07	4,202.07	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,787.00	3,787.00	3,787.00	3,787.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	454.00	454.00	454.00	328.42	0.00
JEFFERSON CAPITAL SYSTEMS	Secured	22,935.00	22,302.56	22,302.56	22,302.56	2,780.12
KCA FINANCIAL SERVICES	Unsecured	1,450.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	419.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	78.00	NA	NA	0.00	0.00
MCS	Unsecured	100.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	12.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	460.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	268.00	277.79	277.79	200.95	0.00
MIDLAND CREDIT MGMT	Unsecured	919.00	921.17	921.17	666.36	0.00
MIDLAND CREDIT MGMT	Unsecured	650.00	651.82	651.82	471.52	0.00
NATIONAL EDUCATION SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL EDUCATION SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	562.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	849.00	848.69	848.69	613.93	0.00
NORTHWEST COLLECTORS	Unsecured	335.00	NA	NA	0.00	0.00
OLSON CHIROPRACTIC	Unsecured	100.00	NA	NA	0.00	0.00
PENTAGROUP FINANCIAL	Unsecured	280.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	485.00	NA	NA	0.00	0.00
RUSH PRES ST LUKES MEDICAL CTR	Unsecured	100.00	NA	NA	0.00	0.00
RWDS	Unsecured	457.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	NA	444.00	444.00	321.18	0.00
SPEEDWAY	Unsecured	323.00	323.55	323.55	234.05	0.00
STATE COLLECTION SERVICE	Unsecured	200.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	NA	251.88	251.88	182.21	0.00
TCF BANK	Unsecured	420.00	NA	NA	0.00	0.00
TRIDENT ASSET MNGMT	Unsecured	142.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	0.00	0.00	0.00	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	0.00	0.00	0.00	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	2,122.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
USCB CORPORATION	Unsecured	1,315.00	NA	NA	0.00	0.00
VALLEY IMAGING CONSULTANTS	Unsecured	30.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WOODFOREST NATIONAL BANK	Unsecured	1,406.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$28,102.56	\$28,102.56	\$3,279.86
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$28,102.56	\$28,102.56	\$3,279.86
Priority Unsecured Payments:			
Domestic Support Arrearage	\$4,202.07	\$4,202.07	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,787.00	\$3,787.00	\$0.00
TOTAL PRIORITY:	\$7,989.07	\$7,989.07	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,120.36	\$5,150.78	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,727.73</u>	
Disbursements to Creditors	<u>\$44,522.27</u>	
TOTAL DISBURSEMENTS :		<u>\$50,250.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/20/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.